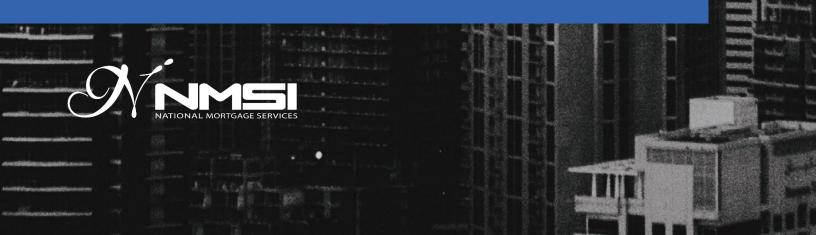
HOW TO APPLY AND REGISTER FOR MERS

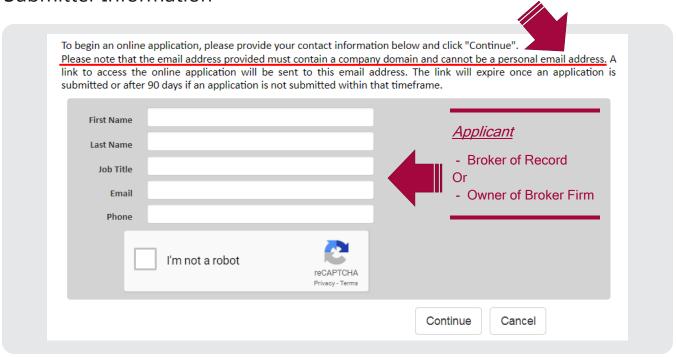
- First step is to go to
 https://mersinc.org/eMembersApplication/Submitter?submit=Apply
- Once this step gets completed, they will receive an email from MERS along with e-application in a couple of days
- When completing the application, ensure they indicate Flagstar as their warehouse line
- Once the completed application along with other required docs are submitted, it will take approximately 2-6 weeks for turntime until they actually receive their MERS #



Step. 1

Submitter Information

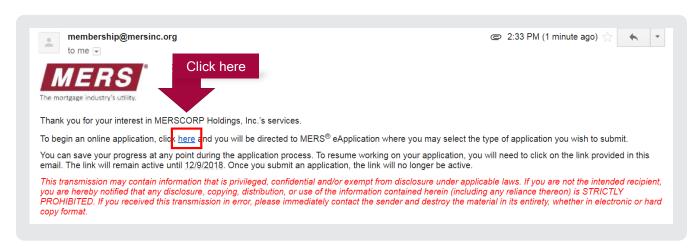
Cannot be yahoo.com, gmail.com, hotmail.com, etc.



Once you complete the Submitter Information in Section 1, a link to access the online application will be sent to the proper recipient on Step 1.

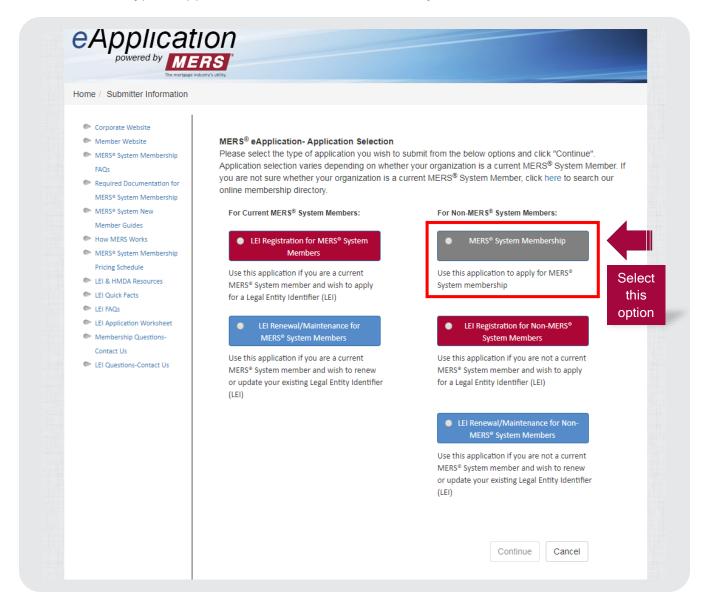
Step. 2

Proper recipient will receive an email from mmembership@mersinc.org(Link to access the eApplication).



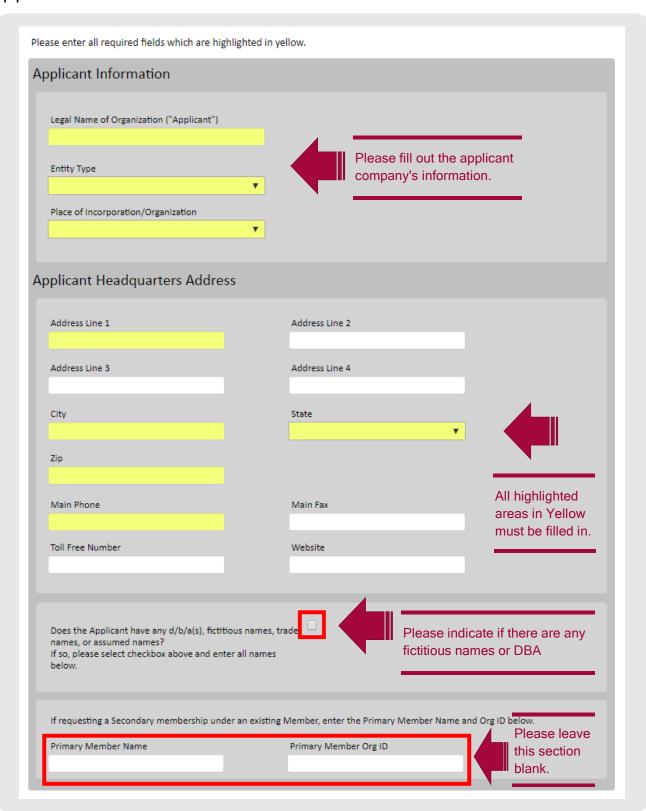
Step. 3

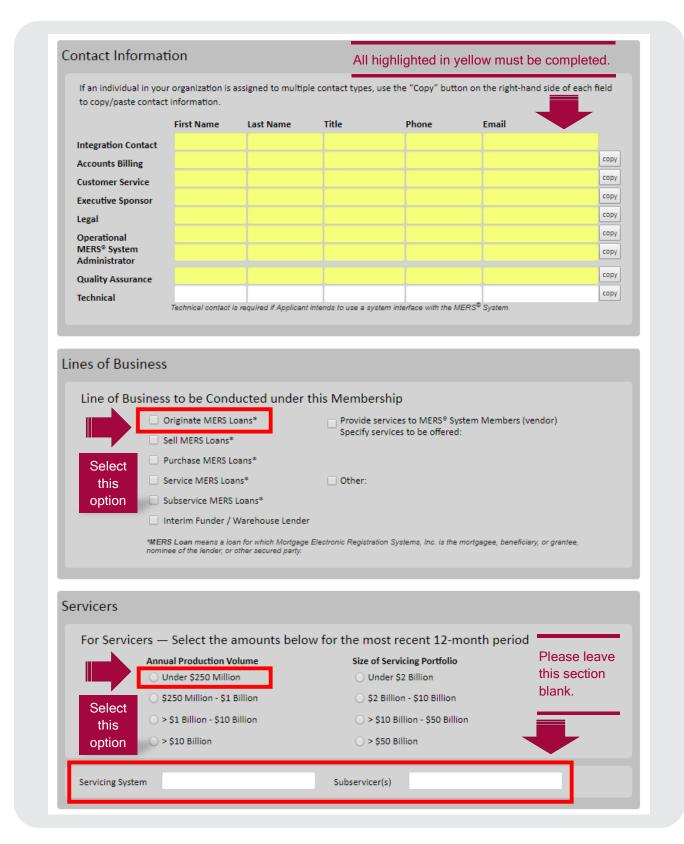
Please select the type of application labeled "For Non-MERS® System Members".



Step. 4

Application Form





Mini-correspondents are essentially obtaining their own MERS ID number and NMSI as a sponsoring lender provides the purchase channel along with warehouse line so there does not need to be NMSI name mentioned during the initial set up process.

frauling Partners: Primar	y Investors to Which the Applicant Sells MERS	Select this opt
Enter Company Names:	Trading Partner Name + Click + to add another partner	
Does the Applicant sell loan	s directly to Fannie Mae, Freddie Mac and/or Ginnie Mae?	Yes No No
Warehouse Lender(s)	FLAGSTAR	
an Origination and Doc	Prep System	
Loan Origination System		4
Loan Origination System function	lity (check all that apply):	Please leave
MIN Generation	Registration Interface to MERS® System	this section blank.
Doc Prep System(s):		Dialik.
ency Relationships		
Fannie Mae Seller/Servicer ID Nur	ber:	
Freddie Mac Seller/Servicer ID Nu	nber:	
Ginnie Mae Issuer Number:		
lditional Information		Questions #1 throug
NMLS Lender ID Number:		#4 must be answere
FDIC Number		accurately.
NCUA ID Number		
If you answer yes to any of the que	stions below, provide a statement of explanation in the space pro	ovide or upload a document.
order, or been suspended or	nse(s) ever been subject to censure, consent order or agreed revoked, to include any state regulatory actions against the ever been subject to fines levied by the state regulatory agency cense?	162 O 140 O
agreed order, or been suspende principal of the Applicant, or ha	of the Applicant ever been subject to censure, consent order or d or revoked, to include any state regulatory actions against the s any principal of the Applicant ever been subject to fines levied nat issued Applicant's lending license?	165 110
or pledge of a mortgage loan or funding, acquiring, lending on business which is relevant to Holdings, Inc. or Mortgage El	nt been convicted of a felony that (i) involves the purchase, sale any interest therein, (ii) arose out of conduct of the business of the security of, or servicing mortgage loans (or any related the provision of services of the MERS® System, MERSCORP ectronic Registration Systems, Inc.), or (iii) involves robbery, ent conversion, forgery or misappropriation of funds or other s?	, is a not
larceny, embezzlement, fraudul property, or other dishonest act		Ver O No O

Rest of questions regarding systems used and unique ID numbers would need to be answered by each mini-correspondent account

Upon receiving the MERS ID number

A Business Integration Manager at MERSCORP Holdings, Inc. will contact you, as the designated Integration Contact, to schedule your Phase 1 Integration Appointment. During the Phase 1 Integration Appointment, you will be asked to provide information regarding the processes and resources your organization has in place or will establish in order to support your use of the MERS® System. A list of the information that will be requested during the Phase 1 call is provided below.

We encourage you to gather the requested information in advance of your appointment to facilitate successful completion of Phase 1 Integration.

- Do you intend to originate loans that name Mortgage Electronic Registration Systems, Inc. ("MERS") as the Mortgagee/Beneficiary/Grantee/Nominee? If so, please be prepared to provide the information requested below. ANSWER NO
 - Mortgage Identification Number ("MIN") Generation Source
 - MIN Generated by Member
 - ✓ Loan Origination System
 - ✓ Doc Prep System
 - MIN Generated and Provided by Investor
 - MERS Security Instrument (Mortgage/Deed of Trust/Security Deed) Source
 - MERS Security Instrument Generated and Provided by Investor
 - MERS Security Instrument Generated by Member
 - ✓ Doc Prep Vendor/Law Firm
 - Loan Registration on the MERS® System
 - Registered by Investor
 - Registered by Member
 - ✓ Manual Online Registration
 - √ System-to-System Interface
 - Registered by Third-Party Vendor
 - ✓ Name of MERS® System Member that will be performing registration services as your Vendor.
- 2. Do you intend to service MERS loans? If so, please be prepared to provide the information requested below. ANSWER NO
 - Handling of Serviced Loans
 - Serviced Internally
 - ✓ Servicing System
 - Using Subservicer
 - Name(s) of Subservicer(s) and functions that the Subservicer(s) will be performing on your behalf.

Both question should be answer as "NO"

- 1. Are you using a Warehouse Lender?
 - a. If yes, then who?

ANSWER Flagstar

2. To which Investor(s) will you sell your MOM loan(s)?

ANSWER NMSI, INC

- 3. Who will generate the Mortgage Identification Number (MIN), your company or is it your Investor?
 - a. If your company, then what is the name of your LOS system?

ANSWER N/A, Investor NMSI will generate Mortgage Identification Number (MIN)

- 4. Who will prepare your Closing Documents, to include, i.e., MERS Security Instrument and MIN, your company or is it your Investor?
 - a. If your company, then what is the name of your Doc Prep system or Fulfillment Service?

ANSWER N/A, Investor NMSI will prepare closing documents to include MERS security instrument and MIN

5. Who will register your MERS Loans in the MERS® System, your company or is it your Investor?

ANSWER Investor

6. Do you have any loans in your pipeline?

ANSWER YES

- 7. Have you already closed/funded a loan that requires registration in the MERS® System? Not previously
 - a. If you have not, when do you estimate closing and disbursing funds for your first loan to be registered in the MERS® System?

ANSWER Broker should have an answer based on the proposed volume to NMSI